

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
 Brian J Butterfield
 Debtor

Case No. 16-18013-mdc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: dlv
Form ID: 309IPage 1 of 2
Total Noticed: 29

Date Rcvd: Dec 22, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2016.

db +Brian J Butterfield, 1392 Temple Road, Pottstown, PA 19465-7223
 13824207 Amerifinancial Solutions LLC, PO Box 65018, Baltimore, MD 21264-5018
 13824212 +Citizens Bank Card Services, PO Box 7092, Bridgeport, CT 06601-7092
 13824215 +First National Bank Omaha, Po Box 3412, Omaha, NE 68103-0412
 13824214 +First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197-0003
 13824216 Jordan W. Felzer, Esq., American Express Legal, P.O. Box 2163, Southeastern, PA 19399-2163
 13836160 +Keystone Collections Group, PO Box 505, Irwin, PA 15642-0505
 13824217 Maillie, PO Box 680, Oaks, PA 19456-0680
 13824219 PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101-4982
 13824220 +PNC Mortgage, a division of PNC Bank, NA, Attn: Bankruptcy Department, 3232 Newmark Drive, Miamisburg, OH 45342-5421
 13824222 +Timothy E. Wilfong, Esquire, Law Office of Timothy E Wilfong LLC, 20 South Main Street, Phoenixville, PA 19460-3436

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: timwilfong@aol.com Dec 23 2016 02:07:35 TIMOTHY WILFONG, Law Office of Timothy E Wilfong LLC, 20 South Main Street, Phoenixville, PA 19460
 tr +E-mail/Text: notice@ph13trustee.com Dec 23 2016 02:09:24 WILLIAM C. MILLER, Chapter 13 Trustee, 1234 Market Street, Suite 1813, Philadelphia, PA 19107-3704
 smg E-mail/Text: bankruptcy@phila.gov Dec 23 2016 02:08:57 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 23 2016 02:08:39 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Dec 23 2016 02:08:24 United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 13824206 EDI: HNDA.COM Dec 23 2016 01:53:00 American Honda Finance, PO Box 168088, Irving, TX 75016
 13835315 EDI: HNDA.COM Dec 23 2016 01:53:00 Acura Financial Services, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6441
 13824205 EDI: AMEREXPR.COM Dec 23 2016 01:53:00 American Express, P.O. Box 981535, El Paso, TX 79998-1535
 13824208 EDI: BANKAMER.COM Dec 23 2016 01:53:00 Bank Of America, PO Box 982235, El Paso, TX 79998-2235
 13824209 EDI: CAPITALONE.COM Dec 23 2016 01:53:00 Capital One Bank N.A., Attn: Bankruptcy Dept., PO Box 30285, Salt Lake City, UT 84130-0285
 13824210 EDI: CHASE.COM Dec 23 2016 01:53:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
 13824213 EDI: DISCOVER.COM Dec 23 2016 01:53:00 Discover Finance, Po Box 30943, Salt Lake City, UT 84130-0943
 13832316 EDI: DISCOVER.COM Dec 23 2016 01:53:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 13824218 EDI: MID8.COM Dec 23 2016 01:53:00 Midland Funding, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
 13828368 +E-mail/Text: RSVVCBICNOTICE1@state.pa.us Dec 23 2016 02:08:11 Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
 13824221 EDI: SEARS.COM Dec 23 2016 01:53:00 Sears Credit Cards, Po Box 6282, Sioux Falls, SD 57117-6282
 13824211 E-mail/Text: creditreconciliation@peoples.com Dec 23 2016 02:08:24 Citizens Bank, 1000 Lafayette Blvd, Bridgeport, CT 06604
 13824223 EDI: WFFC.COM Dec 23 2016 01:53:00 Wells Fargo Bank, PO Box 10347, Des Moines, IA 50306-0347

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
 13832842* +First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197-0002
 13836161* Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-2

User: dlv
Form ID: 309I

Page 2 of 2
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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 24, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2016 at the address(es) listed below:

BRIAN CRAIG NICHOLAS on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION
bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com

TIMOTHY WILFONG on behalf of Debtor Brian J Butterfield timwilfong@aol.com,
notice1776@gmail.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 4

Information to identify the case:

Debtor 1 **Brian J Butterfield**
First Name Middle Name Last Name
Debtor 2 (Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Eastern District of Pennsylvania**
Case number: **16-18013-mdc**

Social Security number or ITIN **xxx-xx-9569**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**
Date case filed for chapter **13 11/16/16**

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| | About Debtor 1: | About Debtor 2: |
|--|--|--|
| 1. Debtor's full name | Brian J Butterfield | |
| 2. All other names used in the last 8 years | | |
| 3. Address | 1392 Temple Road Pottstown, PA 19465 | |
| 4. Debtor's attorney Name and address | TIMOTHY WILFONG Law Office of Timothy E Wilfong LLC 20 South Main Street Phoenixville, PA 19460 | Contact phone 610 247 1249 Email: timwilfong@aol.com |
| 5. Bankruptcy trustee Name and address | WILLIAM C. MILLER Chapter 13 Trustee 1234 Market Street Suite 1813 Philadelphia, PA 19107 | Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com |
| 6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . | 900 Market Street Suite 400 Philadelphia, PA 19107 | Office Hours: <u>Philadelphia Office -- 8:30 A.M. to 5:00 P.M</u> <u>Reading Office -- 8:00 A.M. to 4:30 P.M.</u> Contact phone (215)408-2800 Date: 12/22/16 |

For more information, see page 2

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|---|--|--|
| <p>7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> | | |
| <p>January 23, 2017 at 1:00 PM</p> | | |
| <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> | | |
| <p>8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> | | |
| <p>Deadline to file a complaint to challenge dischargeability of certain debts:</p> | | |
| <p>You must file:</p> <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). | | |
| <p>Deadline for all creditors to file a proof of claim (except governmental units):</p> | | |
| <p>Deadline for governmental units to file a proof of claim:</p> | | |
| <p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> | | |
| <p>Deadline to object to exemptions:</p> | | |
| <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> | | |
| <p>9. Filing of plan</p> | | |
| <p>The debtor has filed a plan. This plan proposes payment to the trustee of \$41.55 per month for 60 months. The hearing on confirmation will be held on: 2/16/17 at 9:30 AM, Location: Courtroom #2, 900 Market Street, Philadelphia, PA 19107</p> | | |
| <p>10. Creditors with a foreign address</p> | | |
| <p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p> | | |
| <p>11. Filing a chapter 13 bankruptcy case</p> | | |
| <p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p> | | |
| <p>12. Exempt property</p> | | |
| <p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p> | | |
| <p>13. Discharge of debts</p> | | |
| <p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.</p> | | |